

# **The Uninsured and the Cost of Uncompensated Care In Washington State:**

**A Data Report by Region and County**

**Office of Insurance Commissioner  
August, 2006**

## **Background**

Today, more than 740,000 Washington residents are uninsured. Yet, they do receive health care – either in the form of uncompensated care or through publicly funded community clinics. Only 60 percent of the nation's employers offered health care coverage in 2005, down from 69 percent in 2000. The costs of providing care are shifted to those employers and individuals who purchase insurance and to tax-funded programs.

In 2004, the Office of the Insurance Commissioner (OIC) published an estimate of the uninsured and costs of uncompensated care for each county in Washington state for the year 2002. Since that release, the ranks of the uninsured has grown by 44,000 to more than 740,000 and the uncompensated care costs have risen \$96 million to more than half a billion dollars.

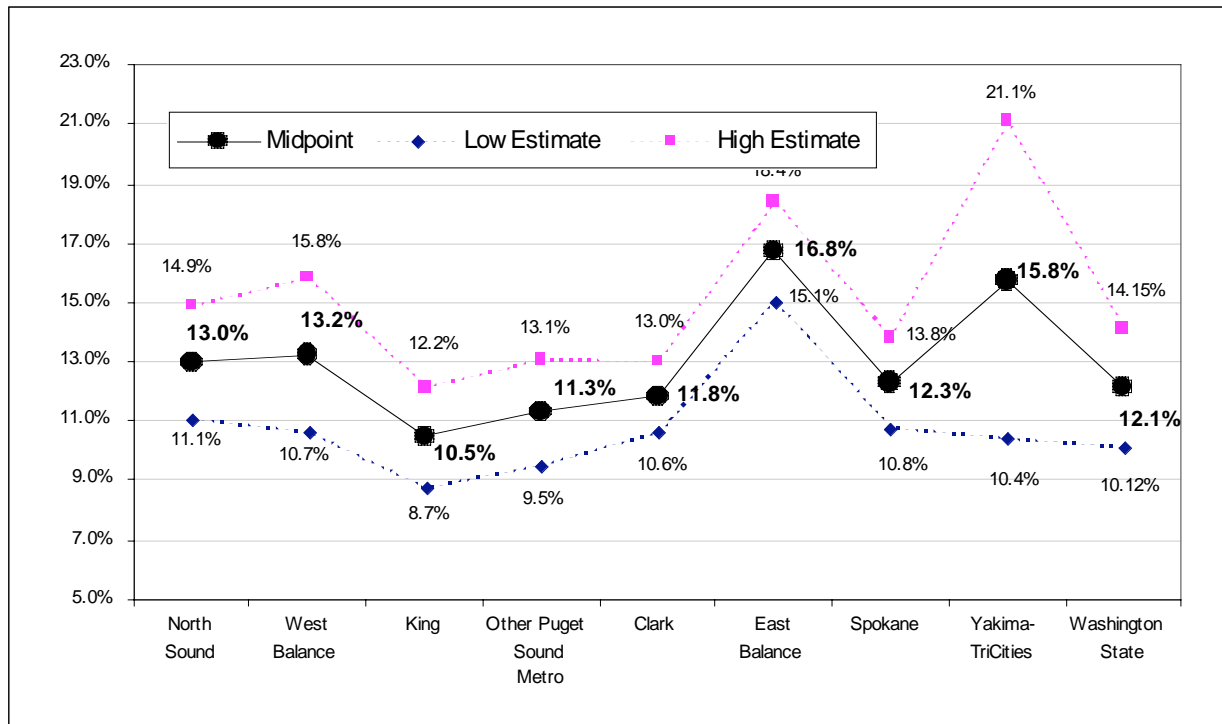
This report is an update to the earlier report and provides a more accurate account of the current climate in Washington state. In our 2004 report we used the Washington State Population Survey (WSPS) administered by the Washington state Office of Financial Management to compute the number of uninsured. The WSPS estimates the uninsured rate by asking if you are currently uninsured. The Current Population Survey administered by the U.S. Census Bureau estimates the uninsured by asking if you have been uninsured during the last year. The discrepancy between the two surveys is caused by the fact some people are only insured part time during a year. In producing this report, we used an average of these two sources of data for the uninsured to calculate a more accurate uncompensated care amount.

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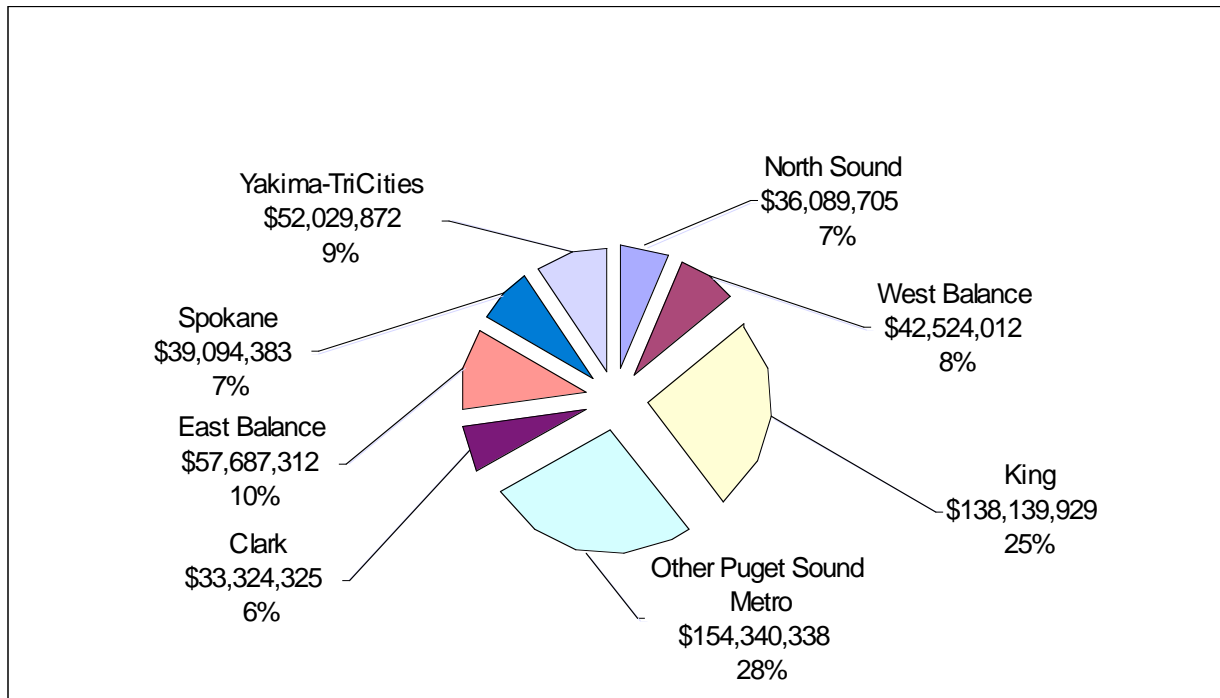
## CHARTS AND DATA TABLES

Figure 1: Percent of Uninsured by Region in Year 2004



Sources: Low estimate is based State Population Survey 2004; high estimate is derived by Office of Insurance Commissioner based on U.S. Census Bureau State and County models data.

Figure 2: Cost of Uncompensated Care by Washington State Region in Year 2004



Source: Office of Insurance Commissioner

Table 1: Uninsured by County (Washington State, Year 2004)

Region	County	Population (1)	Uninsured					
			Low Estimate (2)		High Estimate (3)		Middle Point	
			Number Uninsured	As % of Population	Number Uninsured	As % of Population	Number Uninsured	As % of Population
North Sound	Island	74,800	7,350	9.8%	9,880	13.2%	8,615	11.5%
	San Juan	15,100	1,470	9.7%	1,980	13.1%	1,725	11.4%
	Skagit	108,800	13,080	12.0%	17,570	16.1%	15,325	14.1%
	Whatcom	177,300	19,840	11.2%	26,650	15.0%	23,245	13.1%
	<b>Regional Sum</b>	<b>376,000</b>	<b>41,740</b>	<b>11.10%</b>	<b>56,080</b>	<b>14.91%</b>	<b>48,910</b>	<b>13.01%</b>
West Balance	Clallam	65,900	6,710	10.2%	9,970	15.1%	8,340	12.7%
	Cowlitz	95,300	10,270	10.8%	15,260	16.0%	12,765	13.4%
	Grays Harbor	69,200	7,660	11.1%	11,390	16.5%	9,525	13.8%
	Jefferson	27,000	2,630	9.7%	3,910	14.5%	3,270	12.1%
	Klickitat	19,300	2,200	11.4%	3,270	16.9%	2,735	14.2%
	Lewis	70,700	7,740	10.9%	11,500	16.3%	9,620	13.6%
	Mason	50,800	5,270	10.4%	7,830	15.4%	6,550	12.9%
	Pacific	21,000	2,280	10.9%	3,390	16.1%	2,835	13.5%
	Skamania	10,100	1,020	10.1%	1,510	15.0%	1,265	12.5%
	Wahkiakum	3,800	380	10.0%	570	15.0%	475	12.5%
	<b>Regional Sum</b>	<b>433,100</b>	<b>46,160</b>	<b>10.66%</b>	<b>68,600</b>	<b>15.84%</b>	<b>57,380</b>	<b>13.25%</b>
King	King	1,788,300	156,420	8.7%	217,450	12.2%	186,935	10.5%
	<b>Regional Sum</b>	<b>1,788,300</b>	<b>156,420</b>	<b>8.75%</b>	<b>217,450</b>	<b>12.16%</b>	<b>186,935</b>	<b>10.45%</b>
Other Puget Sound Metro	Kitsap	239,500	21,800	9.1%	29,920	12.5%	25,860	10.8%
	Pierce	744,000	70,520	9.5%	96,780	13.0%	83,650	11.2%
	Snohomish	644,800	58,000	9.0%	79,590	12.3%	68,795	10.7%
	Thurston	218,500	25,860	11.8%	35,480	16.2%	30,670	14.0%
	<b>Regional Sum</b>	<b>1,846,800</b>	<b>176,180</b>	<b>9.54%</b>	<b>241,770</b>	<b>13.09%</b>	<b>208,975</b>	<b>11.32%</b>
Clark	Clark	383,300	40,690	10.6%	49,990	13.0%	45,340	11.8%
	<b>Regional Sum</b>	<b>383,300</b>	<b>40,690</b>	<b>10.62%</b>	<b>49,990</b>	<b>13.04%</b>	<b>45,340</b>	<b>11.83%</b>
East Balance	Adams	16,700	3,590	21.5%	4,380	26.2%	3,985	23.9%
	Asotin	20,700	2,740	13.2%	3,350	16.2%	3,045	14.7%
	Chelan	68,400	10,420	15.2%	12,720	18.6%	11,570	16.9%
	Columbia	4,100	560	13.7%	690	16.8%	625	15.2%
	Douglas	34,200	4,850	14.2%	5,920	17.3%	5,385	15.7%
	Ferry	7,300	1,270	17.4%	1,540	21.1%	1,405	19.2%
	Garfield	2,400	290	12.1%	350	14.6%	320	13.3%
	Grant	78,300	13,900	17.8%	16,970	21.7%	15,435	19.7%
	Kittitas	35,800	4,440	12.4%	5,410	15.1%	4,925	13.8%
	Lincoln	10,200	1,200	11.8%	1,460	14.3%	1,330	13.0%
	Okanogan	39,600	7,720	19.5%	9,430	23.8%	8,575	21.7%
	Pend Oreille	11,900	1,640	13.8%	2,000	16.8%	1,820	15.3%
	Stevens	40,700	5,340	13.1%	6,520	16.0%	5,930	14.6%
	Walla Walla	56,700	8,000	14.1%	9,770	17.2%	8,885	15.7%
	Whitman	41,700	4,750	11.4%	5,800	13.9%	5,275	12.6%
	<b>Regional Sum</b>	<b>468,700</b>	<b>70,710</b>	<b>15.09%</b>	<b>86,310</b>	<b>18.41%</b>	<b>78,510</b>	<b>16.75%</b>
Spokane	Spokane	432,000	46,520	10.8%	59,660	13.8%	53,090	12.3%
	<b>Regional Sum</b>	<b>432,000</b>	<b>46,520</b>	<b>10.77%</b>	<b>59,660</b>	<b>13.81%</b>	<b>53,090</b>	<b>12.29%</b>
Yakima-TriCities	Benton	155,100	12,050	7.8%	24,460	15.8%	18,255	11.8%
	Franklin	57,000	6,810	11.9%	13,820	24.2%	10,315	18.1%
	Yakima	227,500	26,900	11.8%	54,600	24.0%	40,750	17.9%
	<b>Regional Sum</b>	<b>439,600</b>	<b>45,760</b>	<b>10.41%</b>	<b>92,880</b>	<b>21.13%</b>	<b>69,320</b>	<b>15.77%</b>
<b>Washington State</b>		<b>6,167,800</b>	<b>624,180</b>	<b>10.12%</b>	<b>872,740</b>	<b>14.1%</b>	<b>748,460</b>	<b>12.1%</b>
(1) Office of Financial Management (2006): Intercensal Estimates of the Total Resident Population by County with 2001 through 2005 Postcensal Estimates								
(2) Estimated by Office of Insurance Commissioner (2006) based on State Population Survey 2004 and U.S. Census Bureau Small Area Health Insurance data.								
(3) Estimated by Office of Insurance Commissioner (2006) based on data from U.S. Census Bureau Small Area Health Insurance data Employment Security Department annual employment reports, and Office of Financial Management data.								

Table 2: Cost of Uncompensated Care by County (Washington State, Year 2004)

Region	County	Uninsured (1)	Cost of Uncompensated Care			
			Low Estimate (2)	High Estimate (3)	Midpoint	As % of State Total Cost of Uncompensated Care
North Sound	Island	8,615	\$4,869,864	\$7,844,080	\$6,356,972	1.1%
	San Juan	1,725	\$973,973	\$1,571,992	\$1,272,982	0.2%
	Skagit	15,325	\$8,666,370	\$13,949,441	\$11,307,906	2.0%
	Whatcom	23,245	\$13,145,319	\$21,158,373	\$17,151,846	3.1%
	<b>Regional Sum</b>	<b>48,910</b>	<b>\$27,655,525</b>	<b>\$44,523,886</b>	<b>\$36,089,705</b>	<b>6.5%</b>
West Balance	Clallam	8,340	\$4,445,821	\$7,915,534	\$6,180,678	1.1%
	Cowlitz	12,765	\$6,804,558	\$12,115,451	\$9,460,004	1.7%
	Grays Harbor	9,525	\$5,075,259	\$9,042,922	\$7,059,091	1.3%
	Jefferson	3,270	\$1,742,550	\$3,104,287	\$2,423,418	0.4%
	Klickitat	2,735	\$1,457,646	\$2,596,168	\$2,026,907	0.4%
	Lewis	9,620	\$5,128,265	\$9,130,255	\$7,129,260	1.3%
	Mason	6,550	\$3,491,725	\$6,216,513	\$4,854,119	0.9%
	Pacific	2,835	\$1,510,652	\$2,691,440	\$2,101,046	0.4%
	Skamania	1,265	\$675,818	\$1,198,842	\$937,330	0.2%
	Wahkiakum	475	\$251,775	\$452,543	\$352,159	0.1%
	<b>Regional Sum</b>	<b>57,380</b>	<b>\$30,584,069</b>	<b>\$54,463,955</b>	<b>\$42,524,012</b>	<b>7.7%</b>
King	King	186,935	\$103,638,650	\$172,641,209	\$138,139,929	25.0%
	<b>Regional Sum</b>	<b>186,935</b>	<b>\$103,638,650</b>	<b>\$172,641,209</b>	<b>\$138,139,929</b>	<b>25.0%</b>
Other Puget Sound Metro	Kitsap	25,860	\$14,443,949	\$23,754,541	\$19,099,245	3.5%
	Pierce	83,650	\$46,724,189	\$76,837,048	\$61,780,618	11.2%
	Snohomish	68,795	\$38,428,856	\$63,189,302	\$50,809,079	9.2%
	Thurston	30,670	\$17,133,969	\$28,168,821	\$22,651,395	4.1%
	<b>Regional Sum</b>	<b>208,975</b>	<b>\$116,730,963</b>	<b>\$191,949,713</b>	<b>\$154,340,338</b>	<b>27.9%</b>
Clark	Clark	45,340	\$26,959,830	\$39,688,821	\$33,324,325	6.0%
	<b>Regional Sum</b>	<b>45,340</b>	<b>\$26,959,830</b>	<b>\$39,688,821</b>	<b>\$33,324,325</b>	<b>6.0%</b>
East Balance	Adams	3,985	\$2,378,614	\$3,477,436	\$2,928,025	0.5%
	Asotin	3,045	\$1,815,432	\$2,659,683	\$2,237,558	0.4%
	Chelan	11,570	\$6,903,943	\$10,098,856	\$8,501,399	1.5%
	Columbia	625	\$371,037	\$547,815	\$459,426	0.1%
	Douglas	5,385	\$3,213,447	\$4,700,096	\$3,956,772	0.7%
	Ferry	1,405	\$841,459	\$1,222,660	\$1,032,060	0.2%
	Garfield	320	\$192,144	\$277,877	\$235,011	0.0%
	Grant	15,435	\$9,209,674	\$13,473,080	\$11,341,377	2.1%
	Kittitas	4,925	\$2,941,795	\$4,295,189	\$3,618,492	0.7%
	Lincoln	1,330	\$795,080	\$1,159,145	\$977,113	0.2%
	Okanogan	8,575	\$5,115,013	\$7,486,809	\$6,300,911	1.1%
	Pend Oreille	1,820	\$1,086,609	\$1,587,870	\$1,337,240	0.2%
	Stevens	5,930	\$3,538,105	\$5,176,457	\$4,357,281	0.8%
	Walla Walla	8,885	\$5,300,532	\$7,756,747	\$6,528,639	1.2%
	Whitman	5,275	\$3,147,191	\$4,604,824	\$3,876,007	0.7%
	<b>Regional Sum</b>	<b>78,510</b>	<b>\$46,850,076</b>	<b>\$68,524,547</b>	<b>\$57,687,312</b>	<b>10.4%</b>
Spokane	Spokane	53,090	\$30,822,593	\$47,366,174	\$39,094,383	7.1%
	<b>Regional Sum</b>	<b>53,090</b>	<b>\$30,822,593</b>	<b>\$47,366,174</b>	<b>\$39,094,383</b>	<b>7.1%</b>
Yakima-TriCities	Benton	18,255	\$7,983,926	\$19,419,655	\$13,701,791	2.5%
	Franklin	10,315	\$4,512,078	\$10,972,184	\$7,742,131	1.4%
	Yakima	40,750	\$17,823,038	\$43,348,862	\$30,585,950	5.5%
	<b>Regional Sum</b>	<b>69,320</b>	<b>\$30,319,042</b>	<b>\$73,740,701</b>	<b>\$52,029,872</b>	<b>9.4%</b>
<b>Washington State</b>		<b>748,460</b>	<b>\$413,560,748</b>	<b>\$692,899,004</b>	<b>\$553,229,876</b>	<b>100.0%</b>
(1) Numbers of uninsured are midpoints of low estimates based on State Population Survey data and high estimates based on U.S. Census Bureau data.						
(2) Estimated by Office of Insurance Commissioner (2006 based on State Population Survey 2004, U.S. Census Bureau Small Area Health Insurance, OIC/Mercer Estimate for Uncompensated Care.						
(3) Estimated by Office of Insurance Commissioner (2006) based on data from U.S. Census Bureau Small Area Health Insurance, Employment Security Department annual employment reports, OFM Small Area Estimates, and Families USA Cost Estimates for Uncompensated Care.						

Table 3: Uninsured by County (Washington State, Year 2002)

Region	County	Population (1)	Uninsured					
			Low Estimate (2)		High Estimate (3)		Middle Point	
			Number Uninsured	As % of Population	Number Uninsured	As % of Population	Number Uninsured	As % of Population
North Sound	Island	73,100	8,500	11.6%	9,930	13.6%	9,215	12.6%
	San Juan	14,600	1,690	11.6%	1,970	13.5%	1,830	12.5%
	Skagit	105,100	14,830	14.1%	17,330	16.5%	16,080	15.3%
	Whatcom	172,200	22,310	13.0%	26,070	15.1%	24,190	14.0%
	<b>Regional Sum</b>	<b>365,000</b>	<b>47,330</b>	<b>12.97%</b>	<b>55,300</b>	<b>15.15%</b>	<b>51,315</b>	<b>14.06%</b>
West Balance	Clallam	64,900	7,690	11.8%	9,780	15.1%	8,735	13.5%
	Cowlitz	94,400	9,430	10.0%	11,990	12.7%	10,710	11.3%
	Grays Harbor	68,400	8,960	13.1%	11,400	16.7%	10,180	14.9%
	Jefferson	26,600	3,010	11.3%	3,830	14.4%	3,420	12.9%
	Klickitat	19,300	2,590	13.4%	3,300	17.1%	2,945	15.3%
	Lewis	70,200	9,040	12.9%	11,500	16.4%	10,270	14.6%
	Mason	49,800	6,160	12.4%	7,830	15.7%	6,995	14.0%
	Pacific	21,000	2,640	12.6%	3,360	16.0%	3,000	14.3%
	Skamania	9,900	1,140	11.5%	1,450	14.6%	1,295	13.1%
	Wahkiakum	3,800	430	11.3%	550	14.5%	490	12.9%
	<b>Regional Sum</b>	<b>428,300</b>	<b>51,090</b>	<b>11.93%</b>	<b>64,990</b>	<b>15.17%</b>	<b>58,040</b>	<b>13.55%</b>
King	King	1,774,312	138,470	7.8%	210,540	11.9%	174,505	9.8%
	<b>Regional Sum</b>	<b>1,774,312</b>	<b>138,470</b>	<b>7.80%</b>	<b>210,540</b>	<b>11.87%</b>	<b>174,505</b>	<b>9.84%</b>
Other Puget Sound Metro	Kitsap	234,700	18,630	7.9%	30,140	12.8%	24,385	10.4%
	Pierce	724,998	60,090	8.3%	97,200	13.4%	78,645	10.8%
	Snohomish	628,000	48,950	7.8%	79,180	12.6%	64,065	10.2%
	Thurston	212,300	22,000	10.4%	35,590	16.8%	28,795	13.6%
	<b>Regional Sum</b>	<b>1,799,998</b>	<b>149,670</b>	<b>8.32%</b>	<b>242,110</b>	<b>13.45%</b>	<b>195,890</b>	<b>10.88%</b>
Clark	Clark	363,400	22,890	6.3%	49,330	13.6%	36,110	9.9%
	<b>Regional Sum</b>	<b>363,400</b>	<b>22,890</b>	<b>6.30%</b>	<b>49,330</b>	<b>13.57%</b>	<b>36,110</b>	<b>9.94%</b>
East Balance	Adams	16,600	3,020	18.2%	4,400	26.5%	3,710	22.3%
	Asotin	20,700	2,220	10.7%	3,240	15.7%	2,730	13.2%
	Chelan	67,600	8,610	12.7%	12,560	18.6%	10,585	15.7%
	Columbia	4,100	490	12.0%	710	17.3%	600	14.6%
	Douglas	33,100	4,120	12.4%	6,010	18.2%	5,065	15.3%
	Ferry	7,300	1,040	14.2%	1,520	20.8%	1,280	17.5%
	Garfield	2,400	230	9.6%	340	14.2%	285	11.9%
	Grant	76,400	11,570	15.1%	16,870	22.1%	14,220	18.6%
	Kittitas	34,800	3,530	10.1%	5,140	14.8%	4,335	12.5%
	Lincoln	10,200	980	9.6%	1,430	14.0%	1,205	11.8%
	Okanogan	39,800	6,390	16.1%	9,320	23.4%	7,855	19.7%
	Pend Oreille	11,800	1,340	11.4%	1,950	16.5%	1,645	13.9%
	Stevens	40,400	4,390	10.9%	6,400	15.8%	5,395	13.4%
	Walla Walla	55,400	6,570	11.9%	9,580	17.3%	8,075	14.6%
	Whitman	40,600	3,760	9.3%	5,480	13.5%	4,620	11.4%
	<b>Regional Sum</b>	<b>461,200</b>	<b>58,260</b>	<b>12.63%</b>	<b>84,950</b>	<b>18.42%</b>	<b>71,605</b>	<b>15.53%</b>
Spokane	Spokane	425,600	37,190	8.7%	58,570	13.8%	47,880	11.3%
	<b>Regional Sum</b>	<b>425,600</b>	<b>37,190</b>	<b>8.74%</b>	<b>58,570</b>	<b>13.76%</b>	<b>47,880</b>	<b>11.25%</b>
Yakima-TriCities	Benton	147,600	11,660	7.9%	24,210	16.4%	17,935	12.2%
	Franklin	51,300	6,810	13.3%	14,130	27.5%	10,470	20.4%
	Yakima	225,000	26,150	11.6%	54,280	24.1%	40,215	17.9%
	<b>Regional Sum</b>	<b>423,900</b>	<b>44,620</b>	<b>10.53%</b>	<b>92,620</b>	<b>21.85%</b>	<b>68,620</b>	<b>16.19%</b>
<b>Washington State</b>		<b>6,041,710</b>	<b>549,520</b>	<b>9.10%</b>	<b>858,410</b>	<b>14.2%</b>	<b>703,965</b>	<b>11.7%</b>

(1) Office of Financial Management (2006): Intercensal Estimates of the Total Resident Population by County with 2001 through 2005 Postcensal Estimates

(2) Estimated by Office of Insurance Commissioner (2006) based on State Population Survey 2004 and U.S. Census Bureau Small Area Health Insurance data.

(3) Estimated by Office of Insurance Commissioner (2006) based on data from U.S. Census Bureau Small Area Health Insurance data Employment Security Department annual employment reports, and Office of Financial Management data.



Table 4: Cost of Uncompensated Care by County (Washington State, Year 2002)

Region	County	Uninsured (1)	Cost of Uncompensated Care			
			Low Estimate (2)	High Estimate (3)	Midpoint	As % of State Cost of Uncompensated Care
North Sound	Island	9,215	\$4,926,796	\$6,896,846	\$5,911,821	1.3%
	San Juan	1,830	\$979,563	\$1,368,256	\$1,173,910	0.3%
	Skagit	16,080	\$8,595,811	\$12,036,490	\$10,316,150	2.3%
	Whatcom	24,190	\$12,931,392	\$18,106,826	\$15,519,109	3.4%
	<b>Regional Sum</b>	<b>51,315</b>	<b>\$27,433,562</b>	<b>\$38,408,418</b>	<b>\$32,920,990</b>	<b>7.2%</b>
West Balance	Clallam	8,735	\$4,457,302	\$6,792,664	\$5,624,983	1.2%
	Cowlitz	10,710	\$5,465,846	\$8,327,612	\$6,896,729	1.5%
	Grays Harbor	10,180	\$5,193,423	\$7,917,829	\$6,555,626	1.4%
	Jefferson	3,420	\$1,744,666	\$2,660,113	\$2,202,389	0.5%
	Klickitat	2,945	\$1,501,224	\$2,292,003	\$1,896,614	0.4%
	Lewis	10,270	\$5,239,793	\$7,987,284	\$6,613,538	1.4%
	Mason	6,995	\$3,570,478	\$5,438,299	\$4,504,388	1.0%
	Pacific	3,000	\$1,530,205	\$2,333,676	\$1,931,941	0.4%
	Skamania	1,295	\$660,770	\$1,007,092	\$833,931	0.2%
	Wahkiakum	490	\$249,238	\$382,001	\$315,619	0.1%
	<b>Regional Sum</b>	<b>58,040</b>	<b>\$29,612,945</b>	<b>\$45,138,573</b>	<b>\$37,375,759</b>	<b>8.2%</b>
King	King	174,505	\$80,260,412	\$146,229,807	\$113,245,109	24.8%
	<b>Regional Sum</b>	<b>174,505</b>	<b>\$80,260,412</b>	<b>\$146,229,807</b>	<b>\$113,245,109</b>	<b>24.8%</b>
Other Puget Sound Metro	Kitsap	24,385	\$10,798,379	\$20,933,630	\$15,866,004	3.5%
	Pierce	78,645	\$34,829,553	\$67,509,914	\$51,169,733	11.2%
	Snohomish	64,065	\$28,372,551	\$54,994,187	\$41,683,369	9.1%
	Thurston	28,795	\$12,751,708	\$24,718,908	\$18,735,308	4.1%
	<b>Regional Sum</b>	<b>195,890</b>	<b>\$86,752,191</b>	<b>\$168,156,638</b>	<b>\$127,454,414</b>	<b>27.9%</b>
Clark	Clark	36,110	\$13,267,573	\$34,261,976	\$23,764,774	5.2%
	<b>Regional Sum</b>	<b>36,110</b>	<b>\$13,267,573</b>	<b>\$34,261,976</b>	<b>\$23,764,774</b>	<b>5.2%</b>
East Balance	Adams	3,710	\$1,750,462	\$3,056,004	\$2,403,233	0.5%
	Asotin	2,730	\$1,286,763	\$2,250,330	\$1,768,547	0.4%
	Chelan	10,585	\$4,990,555	\$8,723,503	\$6,857,029	1.5%
	Columbia	600	\$284,015	\$493,128	\$388,572	0.1%
	Douglas	5,065	\$2,388,047	\$4,174,224	\$3,281,136	0.7%
	Ferry	1,280	\$602,808	\$1,055,711	\$829,259	0.2%
	Garfield	285	\$133,313	\$236,146	\$184,730	0.0%
	Grant	14,220	\$6,706,239	\$11,716,998	\$9,211,619	2.0%
	Kittitas	4,335	\$2,046,070	\$3,569,969	\$2,808,019	0.6%
	Lincoln	1,205	\$568,031	\$993,201	\$780,616	0.2%
	Okanogan	7,855	\$3,703,792	\$6,473,173	\$5,088,482	1.1%
	Pend Oreille	1,645	\$776,695	\$1,354,366	\$1,065,530	0.2%
	Stevens	5,395	\$2,544,545	\$4,445,097	\$3,494,821	0.8%
	Walla Walla	8,075	\$3,808,124	\$6,653,755	\$5,230,939	1.1%
	Whitman	4,620	\$2,179,383	\$3,806,114	\$2,992,749	0.7%
	<b>Regional Sum</b>	<b>71,605</b>	<b>\$33,768,843</b>	<b>\$59,001,720</b>	<b>\$46,385,281</b>	<b>10.1%</b>
Spokane	Spokane	47,880	\$21,556,184	\$40,679,585	\$31,117,884	6.8%
	<b>Regional Sum</b>	<b>47,880</b>	<b>\$21,556,184</b>	<b>\$40,679,585</b>	<b>\$31,117,884</b>	<b>6.8%</b>
Yakima-TriCities	Benton	17,935	\$6,758,405	\$16,814,969	\$11,786,687	2.6%
	Franklin	10,470	\$3,947,233	\$9,813,941	\$6,880,587	1.5%
	Yakima	40,215	\$15,157,144	\$37,699,981	\$26,428,562	5.8%
	<b>Regional Sum</b>	<b>68,620</b>	<b>\$25,862,783</b>	<b>\$64,328,891</b>	<b>\$45,095,837</b>	<b>9.9%</b>
<b>Washington State</b>		<b>6,041,710</b>	<b>\$318,514,493</b>	<b>\$596,205,606</b>	<b>\$457,360,049</b>	<b>100.0%</b>

(1) Numbers of uninsured are midpoints of low estimates based on State Population Survey Data and high estimates based on U.S. Census Bureau data.

(2) Estimated by Office of Insurance Commissioner (2006 based on State Population Survey 2004, U.S. Census Bureau Small Area Health Insurance, OIC/Mercer Estimate for Uncompensated Care.

(3) Estimated by Office of Insurance Commissioner (2006) based on data from U.S. Census Bureau Small Area Health Insurance, Employment Security Department annual employment reports, OFM Small Area Estimates, and Families USA Cost Estimates for Uncompensated Care.

Table 5: Change in Uninsured and Uncompensated Care by County (2002 to 2004)

Region	County	Uninsured (1)			Cost of Uncompensated Care (2)		
		2002	2004	2002 - 2004 Change	2002	2004	2002 - 2004 Change
North Sound	Island	9,215	8,615	-600	\$5,911,821	\$6,356,972	\$445,150
	San Juan	1,830	1,725	-105	\$1,173,910	\$1,272,982	\$99,072
	Skagit	16,080	15,325	-755	\$10,316,150	\$11,307,906	\$991,755
	Whatcom	24,190	23,245	-945	\$15,519,109	\$17,151,846	\$1,632,737
	<b>Regional Sum</b>	<b>51,315</b>	<b>48,910</b>	<b>-2,405</b>	<b>\$32,920,990</b>	<b>\$36,089,705</b>	<b>\$3,168,716</b>
West Balance	Clallam	8,735	8,340	-395	\$5,624,983	\$6,180,678	\$555,695
	Cowlitz	10,710	12,765	2,055	\$6,896,729	\$9,460,004	\$2,563,276
	Grays Harbor	10,180	9,525	-655	\$6,555,626	\$7,059,091	\$503,464
	Jefferson	3,420	3,270	-150	\$2,202,389	\$2,423,418	\$221,029
	Klickitat	2,945	2,735	-210	\$1,896,614	\$2,026,907	\$130,294
	Lewis	10,270	9,620	-650	\$6,613,538	\$7,129,260	\$515,721
	Mason	6,995	6,550	-445	\$4,504,388	\$4,854,119	\$349,731
	Pacific	3,000	2,835	-165	\$1,931,941	\$2,101,046	\$169,105
	Skamania	1,295	1,265	-30	\$833,931	\$937,330	\$103,399
	Wahkiakum	490	475	-15	\$315,619	\$352,159	\$36,540
	<b>Regional Sum</b>	<b>58,040</b>	<b>57,380</b>	<b>-660</b>	<b>\$37,375,759</b>	<b>\$42,524,012</b>	<b>\$5,148,253</b>
King	King	174,505	186,935	12,430	\$113,245,109	\$138,139,929	\$24,894,820
	<b>Regional Sum</b>	<b>174,505</b>	<b>186,935</b>	<b>12,430</b>	<b>\$113,245,109</b>	<b>\$138,139,929</b>	<b>\$24,894,820</b>
Other Puget Sound Metro	Kitsap	24,385	25,860	1,475	\$15,866,004	\$19,099,245	\$3,233,241
	Pierce	78,645	83,650	5,005	\$51,169,733	\$61,780,618	\$10,610,885
	Snohomish	64,065	68,795	4,730	\$41,683,369	\$50,809,079	\$9,125,710
	Thurston	28,795	30,670	1,875	\$18,735,308	\$22,651,395	\$3,916,087
	<b>Regional Sum</b>	<b>195,890</b>	<b>208,975</b>	<b>13,085</b>	<b>\$127,454,414</b>	<b>\$154,340,338</b>	<b>\$26,885,924</b>
Clark	Clark	36,110	45,340	9,230	\$23,764,774	\$33,324,325	\$9,559,551
	<b>Regional Sum</b>	<b>36,110</b>	<b>45,340</b>	<b>9,230</b>	<b>\$23,764,774</b>	<b>\$33,324,325</b>	<b>\$9,559,551</b>
East Balance	Adams	3,710	3,985	275	\$2,403,233	\$2,928,025	\$524,792
	Asotin	2,730	3,045	315	\$1,768,547	\$2,237,558	\$469,011
	Chelan	10,585	11,570	985	\$6,857,029	\$8,501,399	\$1,644,370
	Columbia	600	625	25	\$388,572	\$459,426	\$70,855
	Douglas	5,065	5,385	320	\$3,281,136	\$3,956,772	\$675,636
	Ferry	1,280	1,405	125	\$829,259	\$1,032,060	\$202,801
	Garfield	285	320	35	\$184,730	\$235,011	\$50,281
	Grant	14,220	15,435	1,215	\$9,211,619	\$11,341,377	\$2,129,758
	Kittitas	4,335	4,925	590	\$2,808,019	\$3,618,492	\$810,473
	Lincoln	1,205	1,330	125	\$780,616	\$977,113	\$196,497
	Okanogan	7,855	8,575	720	\$5,088,482	\$6,300,911	\$1,212,429
	Pend Oreille	1,645	1,820	175	\$1,065,530	\$1,337,240	\$271,709
	Stevens	5,395	5,930	535	\$3,494,821	\$4,357,281	\$862,460
	Walla Walla	8,075	8,885	810	\$5,230,939	\$6,528,639	\$1,297,700
	Whitman	4,620	5,275	655	\$2,992,749	\$3,876,007	\$883,259
	<b>Regional Sum</b>	<b>71,605</b>	<b>78,510</b>	<b>6,905</b>	<b>\$46,385,281</b>	<b>\$57,687,312</b>	<b>\$11,302,030</b>
Spokane	Spokane	47,880	53,090	5,210	\$31,117,884	\$39,094,383	\$7,976,499
	<b>Regional Sum</b>	<b>47,880</b>	<b>53,090</b>	<b>5,210</b>	<b>\$31,117,884</b>	<b>\$39,094,383</b>	<b>\$7,976,499</b>
Yakima-TriCities	Benton	17,935	18,255	320	\$11,786,687	\$13,701,791	\$1,915,103
	Franklin	10,470	10,315	-155	\$6,880,587	\$7,742,131	\$861,544
	Yakima	40,215	40,750	535	\$26,428,562	\$30,585,950	\$4,157,388
	<b>Regional Sum</b>	<b>68,620</b>	<b>69,320</b>	<b>700</b>	<b>\$45,095,837</b>	<b>\$52,029,872</b>	<b>\$6,934,035</b>
<b>Washington State</b>		<b>703,965</b>	<b>748,460</b>	<b>44,495</b>	<b>\$457,360,049</b>	<b>\$553,229,876</b>	<b>\$95,869,827</b>

(1) Numbers of uninsured are midpoints of low estimates based on State Population Survey Data and high estimates based on U.S. Census Bureau data.

(2) Costs of uncompensated care are midpoints of low estimates (based on OIC/Mercer 2002 data and State Population Survey 2002) and high estimates (based on Families USA Cost Estimates for Uncompensated Care 2005, U.S. Census Bureau data and OIC county model). All estimates are adjusted for health inflation to the current years.

Table 6: Uninsured and Uncompensated Care by Distressed Area\* (Washington State, 2004)

Distressed* Area	County	Population <sup>(1)</sup>	Uninsured <sup>(2)</sup>	Rate of Uninsured	Cost of Uncompensated Care <sup>(3)</sup>
Yes	Adams	16,700	3,985	23.9%	\$2,928,025
	Clark	383,300	45,340	11.8%	\$33,324,325
	Columbia	4,100	625	15.2%	\$459,426
	Cowlitz	95,300	12,765	13.4%	\$9,460,004
	Ferry	7,300	1,405	19.2%	\$1,032,060
	Grant	78,300	15,435	19.7%	\$11,341,377
	Grays Harbor	69,200	9,525	13.8%	\$7,059,091
	Klickitat	19,300	2,735	14.2%	\$2,026,907
	Lewis	70,700	9,620	13.6%	\$7,129,260
	Okanogan	39,600	8,575	21.7%	\$6,300,911
	Pacific	21,000	2,835	13.5%	\$2,101,046
	Pend Oreille	11,900	1,820	15.3%	\$1,337,240
	Skamania	10,100	1,265	12.5%	\$937,330
	Stevens	40,700	5,930	14.6%	\$4,357,281
	Wahkiakum	3,800	475	12.5%	\$352,159
	Yakima	227,500	40,750	17.9%	\$30,585,950
	<b>Sum / Average</b>	<b>1,098,800</b>	<b>163,085</b>	<b>14.8%</b>	<b>\$120,732,393</b>
No	Asotin	20,700	3,045	14.7%	\$2,237,558
	Benton	155,100	18,255	11.8%	\$13,701,791
	Chelan	68,400	11,570	16.9%	\$8,501,399
	Clallam	65,900	8,340	12.7%	\$6,180,678
	Douglas	34,200	5,385	15.7%	\$3,956,772
	Franklin	57,000	10,315	18.1%	\$7,742,131
	Garfield	2,400	320	13.3%	\$235,011
	Island	74,800	8,615	11.5%	\$6,356,972
	Jefferson	27,000	3,270	12.1%	\$2,423,418
	King	1,788,300	186,935	10.5%	\$138,139,929
	Kitsap	239,500	25,860	10.8%	\$19,099,245
	Kittitas	35,800	4,925	13.8%	\$3,618,492
	Lincoln	10,200	1,330	13.0%	\$977,113
	Mason	50,800	6,550	12.9%	\$4,854,119
	Pierce	744,000	83,650	11.2%	\$61,780,618
	San Juan	15,100	1,725	11.4%	\$1,272,982
	Skagit	108,800	15,325	14.1%	\$11,307,906
	Snohomish	644,800	68,795	10.7%	\$50,809,079
	Spokane	432,000	53,090	12.3%	\$39,094,383
	Thurston	218,500	30,670	14.0%	\$22,651,395
	Walla Walla	56,700	8,885	15.7%	\$6,528,639
	Whatcom	177,300	23,245	13.1%	\$17,151,846
	Whitman	41,700	5,275	12.6%	\$3,876,007
	<b>Sum / Average</b>	<b>5,069,000</b>	<b>585,375</b>	<b>11.5%</b>	<b>\$432,497,484</b>
<b>Washington State</b>		<b>6,167,800</b>	<b>748,460</b>	<b>12.1%</b>	<b>\$553,229,876</b>
* Distressed County is defined as unemployment rate greater than or equal to 8.4% by Employment Security Department.					
(1) Office of Financial Management (2006): Intercensal Estimates of the Total Resident Population by County with 2001 through 2005 Postcensal Estimates					
(2) Numbers of uninsured are midpoints of low estimates based on State Population Survey data, and high estimates based on U.S. Census Bureau data.					
(3) Costs of uncompensated care are midpoints of low estimates based on State Population Survey data and OIC/Mercer data, high estimates based on U.S. Census Bureau data, OIC model and families USA data.					

Table 7: Uninsured and Uncompensated Care of Rural Area\* (Washington State, 2004)

Metro / Rural	County	Population <sup>(1)</sup>	Uninsured <sup>(2)</sup>	Rate of Uninsured	Cost of Uncompensated Care <sup>(3)</sup>
Rural	Adams	16,700	3,985	23.9%	\$2,928,025
	Asotin	20,700	3,045	14.7%	\$2,237,558
	Benton	155,100	18,255	11.8%	\$13,701,791
	Chelan	68,400	11,570	16.9%	\$8,501,399
	Clallam	65,900	8,340	12.7%	\$6,180,678
	Columbia	4,100	625	15.2%	\$459,426
	Cowlitz	95,300	12,765	13.4%	\$9,460,004
	Douglas	34,200	5,385	15.7%	\$3,956,772
	Ferry	7,300	1,405	19.2%	\$1,032,060
	Franklin	57,000	10,315	18.1%	\$7,742,131
	Garfield	2,400	320	13.3%	\$235,011
	Grant	78,300	15,435	19.7%	\$11,341,377
	Grays Harbor	69,200	9,525	13.8%	\$7,059,091
	Jefferson	27,000	3,270	12.1%	\$2,423,418
	Kittitas	35,800	4,925	13.8%	\$3,618,492
	Klickitat	19,300	2,735	14.2%	\$2,026,907
	Lewis	70,700	9,620	13.6%	\$7,129,260
	Lincoln	10,200	1,330	13.0%	\$977,113
	Mason	50,800	6,550	12.9%	\$4,854,119
	Okanogan	39,600	8,575	21.7%	\$6,300,911
	Pacific	21,000	2,835	13.5%	\$2,101,046
	Pend Oreille	11,900	1,820	15.3%	\$1,337,240
	San Juan	15,100	1,725	11.4%	\$1,272,982
	Skagit	108,800	15,325	14.1%	\$11,307,906
	Skamania	10,100	1,265	12.5%	\$937,330
	Stevens	40,700	5,930	14.6%	\$4,357,281
	Wahkiakum	3,800	475	12.5%	\$352,159
	Walla Walla	56,700	8,885	15.7%	\$6,528,639
	Whatcom	177,300	23,245	13.1%	\$17,151,846
	Whitman	41,700	5,275	12.6%	\$3,876,007
	Yakima	227,500	40,750	17.9%	\$30,585,950
	Sum	1,642,600	245,505	14.9%	\$181,973,929
Metro Area		4,525,200	502,955	11.1%	\$371,255,948
Washington State		6,167,800	748,460	12.1%	\$553,229,876
<p>* Rural area is defined as population density is fewer than 100 persons per square mile. County is defined as unemployment rate greater than or equal to 8.4% by Employment Security Department.</p> <p>(1) Office of Financial Management (2006): Intercensal Estimates of the Total Resident Population by County with 2001 through 2005 Postcensal Estimates</p> <p>(2) Numbers of uninsured are midpoints of low estimates based on State Population Survey data and high estimates based on U.S. Census Bureau data.</p> <p>(3) Costs of uncompensated care are midpoints of low estimates based on State Population Survey data and OIC/Mercer data, high estimates based on U.S. Census Bureau data, OIC model and families USA data.</p>					

## METHODOLOGY

### Uninsured Population

There are two major data sources that are frequently used for health care coverage analysis in Washington State. They are the Washington State Population Survey (WSPS) administered by Washington State Office of Financial Management and the Current Population Survey (CPS) administered by the U.S. Census Bureau. The CPS data for the uninsured rates are significantly higher than those of the WSPS for all comparable data years. This data discrepancy resulted in some confusion and inconsistency when analyzing the uninsured population. The discrepancy of estimates from the two different data sources is caused by the different ways insurance questions are asked in the two surveys. The WSPS asks only about coverage at a time (time point) while the CPS uses annual (time period) uninsured estimates. In WSPS questions, respondents are asked whether members of their household had coverage at the current time. Any coverage at the time point would be interpreted as being insured for the year in later analysis. In CPS questions, respondents are asked whether members of their household had any of each source of coverage at any time in the previous year, and those who respond that they have no coverage were interpreted as reporting that they were uninsured for the entire year. Therefore, those who were only covered for part of the year could count as either insured or uninsured depending on which survey question was asked. In reality, there are some people who are covered only part of the year. Either including them as full-time insured or excluding them as uninsured is not correct. Therefore, both WSPS and CPS have methodological biases.

Based on an analysis of different data sources on health insurance coverage, the State Planning Grant Consultation Team recommended that Washington should use the Washington State Population Survey as its core population survey source for profiling the problem of the uninsured and analyzing policy options; other data sources should be used to fill gaps in the WSPS. The Current Population Survey, however, should be used to benchmark coverage in Washington with levels and trends in other states and the U.S. as a whole<sup>1</sup>. Based on this recommendation, in this county level report, we developed estimates of uninsured profiles by county based on both WSPS data (Low Estimates) and CPS data (High Estimates). Users should select appropriate estimates based on the analytical contexts.

### *High Estimates*

OIC staff estimate the number of people with health insurance coverage for 2002 and 2004 based on data developed by U.S. Census Bureau Small Area Health Insurance (SAHIE). SAHIE model uses the approximately 1,200 counties along with CPS sample cases to estimate the equation parameters<sup>2</sup>. The proportion insured in the dependent variable is a 3-year average of county-level observations from the Annual Social and Economic Supplement (ASEC) of the Current Population Survey (CPS). SAHIE model used a group of demographic and socioeconomic

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<sup>1</sup> Planning Grant Consultant Team: University of Washington Health Policy Analysis Program, Rutgers University Center for State Health Policy, RAND, William M. Mercer, Incorporated, and The Foundation for Health Care Quality. 2002. Data for Assessing Access to Health Insurance Coverage in Washington State. Research Deliverable 1.0 submitted to Washington State Planning Grant on Access to Health Insurance.

<sup>2</sup> U.S. Census Bureau Small Area Health Insurance Estimates Program. 2004. Model-based Estimates for Counties and States.

variables available from various data sources to estimate the insured and uninsured by county. We used SAHIE model data as the dependent variable and fitted the logistic regression model using a group of demographic and socioeconomic variables for which data at county level are available for year 2002 and 2004. The model is then used to estimate the insured and uninsured for each county in Washington State. The following is the logistic model we developed for county analysis:

$$\log\left(\frac{UI}{IN}\right) = a + b*(POP*EMP) + c*MAA + d*HISP + e*RUR + \varepsilon$$

Where:

UI = Uninsured population  
 IN = Insured population  
 a, b, c, d, and e = Fitted model parameters  
 POP = County population as % of state population  
 EMP = Employed persons as % of total county population  
 MAA = Medicaid clients as % of total county population  
 HISP = People of Hispanic origin as % of total county population  
 RUR = Metro / rural area indicator  
 IND = Indication for outliers  
 $\varepsilon$  = Random error

The model fits the data well and has a coefficient (r) that is equal to 0.95. The model is highly statistically significant (P-value <0.0001). Since this model is based on CPS data that generates a higher uninsured rate, we call the estimates high estimates.

### ***Low Estimates***

Low estimates were derived from WSPS data. WSPS has a larger sample size that leads to more accurate estimates. Unfortunately, the survey estimates are only significant at eight demographic regions. To estimate the numbers of uninsured people for a specific county, we use the county share of uninsured within a specific region estimated by the OIC model multiplied by the regional totals from WSPS. The following is the formula to distribute regional numbers of uninsured to counties:

$$UI_{ij}^{WSPS} = \left( \frac{UI_{ij}^{Model}}{UI_i^{Model}} \right) * UI_i^{WSPS}$$

Where:

$UI_{ij}^{WSPS}$  = Estimated uninsured population for county j in region i based on WSPS data

$\frac{UI_{ij}^{Model}}{UI_i^{Model}}$  = Model estimate of uninsured in county j as % of region i uninsured population.

$UI_i^{WSPS}$  = Regional data for uninsured from Washington State Population Survey

## **Cost of Uncompensated Care**

Uncompensated care is care that uninsured people receive from health care providers but which is not paid for by the uninsured themselves, by a third party such as federal, state, and local programs, or by private sources. When uninsured persons receive care, some costs of the care are paid for by the uninsured themselves. Public and other private sources pay some of the remaining unpaid cost. The residual cost is called uncompensated care. These costs are passed on to people with private insurance through higher premiums (cost shifting). There are two published estimates of uncompensated care for Washington State.

### ***Office of Insurance Commissioner Data***

In 2003, the Let's Get Washington Covered task force had a shared interest in understanding the effect of uninsured individuals and their uncompensated care on the market for private health insurance. At the task force meeting in July 2003, OIC staff presented information on uninsured individuals and the cost of their care. The presentation used a recent national study about uncompensated care published in Health Affairs (2003) by Jack Hadley and John Holahan. OIC staff also presented a preliminary estimate of the cost of uncompensated care in Washington State by using Medical Expenditure Panel Survey (MEPS) data. The task force requested additional information on the cost of services performed for uninsured individuals in Washington State. Several task force members from insurance carriers, providers, and consumer groups joined the study team. Under the guidance of task force members, OIC staff developed a study outline to clarify the concepts and needs of the task force (Cost for the Uninsured and Cost of the Uninsured). The OIC then contracted with Mercer, Inc. to conduct the study requested by the Task Force.

James Matthisen, Senior Actuary, Mercer Inc., worked with Dr. George Xu, OIC's senior economist, and estimated the cost of uncompensated care and cost-shifting within the health care system of Washington State. Using the National Association of Insurance Commissioners (NAIC) database, Medical Expenditure Panel Survey (MEPS), and the State Population Survey (SPS) as primary data sources, they began by deriving the average medical spending for uninsured individuals. An estimate of the amount reimbursed by public and private assistance programs followed. The amount paid by uninsured individuals out-of-pocket was then estimated. The residual, which is not paid for by anybody, is classified as the cost of uncompensated care. They then developed a ratio of uncompensated and compensated care for uninsured individuals. Based on the 2002 uninsured population, they estimated that the uncompensated care for the uninsured individuals in Washington State is \$318 Million or on average \$580 per uninsured individual in the year of 2002. Their research findings<sup>3</sup>

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<sup>3</sup> Notes: 1) The cost of uncompensated care is estimated for the uninsured only. Providers of health care also provide uncompensated services to some insured individuals (unpaid deductible or co-payment, etc.); 2) The cost of uncompensated care is estimated using true transaction values of similar services provided to insured individuals, not the amount billed by providers.

(Uncompensated Care and Cost Shifting) were well-received by task force members at their October 2003 retreat.

### ***Families USA Uncompensated Care Data***

The estimates were developed by Dr. Kenneth Thorp of Emory University<sup>4</sup> in 2005. Basing the estimates on the Medical Expenditure Panel Survey-Household Component (MEPS-HC) for the year 2002, and using methods similar to those developed by Jack Hadley and John Holahan<sup>5</sup>, Dr. Thorp developed an estimate of uncompensated care by simulation models that link two important federal datasets—the Medical Expenditure Panel Survey-Household Component (MEPS-HC) and the Current Population Survey (CPS). The MEPS is a nationally representative survey of the non-institutionalized population that provides detailed information on insurance coverage, health care spending, and other demographic and financial information.

Using their statistical models, Dr. Thorp applied the results to the entire CPS sample using the March 2004 CPS. By plugging in the characteristics of the uninsured in the CPS (age, family income, education, health status, and employment), Dr. Thorp allocated the national uncompensated care cost across the 50 states based on the actual characteristics of the uninsured in each state. It is important to note that methodology for estimating the cost of uncompensated care does not rely on the amount that hospitals or providers charge the uninsured for their health care services. Rather, in order to avoid inappropriately inflating the value of the health care services and to ensure that the estimate of what providers will need to recoup is a conservative one, Dr. Thorp adjusted the total charges to the uninsured to reflect what the privately insured would pay, on average, in the state for the same health care services. This estimate is based on a question from the MEPS that asks “How much would providers have been paid if the uninsured had been covered by private insurance?” Following a previous estimate made by Jack Hadley and John Holahan, the difference between the per capita spending among the uninsured (which will exclude spending financed by private or public insurance during periods of the year they may have insurance) provides an estimate of uncompensated care. By Dr. Thorp’s estimate, the cost of uncompensated care is \$726 million for Washington State or on average \$848 per uninsured individual in the year of 2005.

### ***Comparison of Two Estimates***

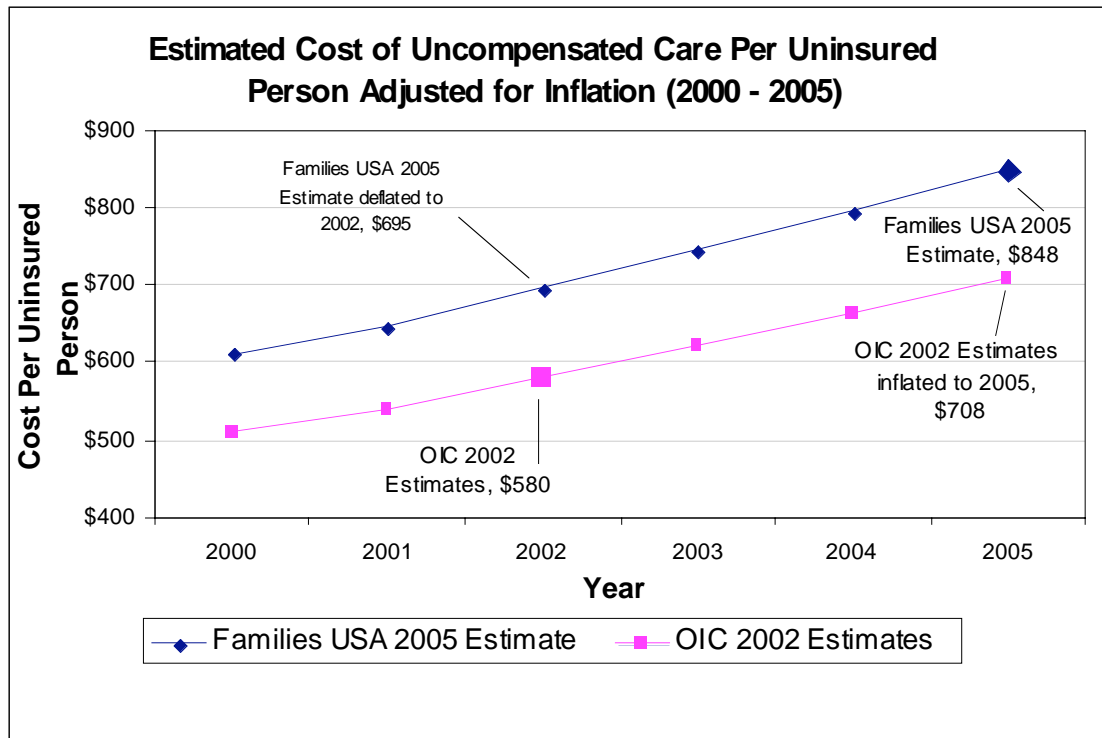
We adjusted both estimates for the health care inflation index published by CMS and found Dr. Thorp’s estimate for Families USA is about 20 percent higher than those of OIC. This indicates that OIC’s estimates are more conservative. Both estimates are used for establishing a range of cost of uncompensated care. OIC estimate is used as the low boundary and Dr. Thorp’s estimate is used as the high boundary.

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<sup>4</sup> Dr. Thorpe is the Robert W. Woodruff Professor and Chair of the Department of Health Policy & Management in the Rollins School of Public Health of Emory University, Atlanta, Georgia. He was a Vanselow Professor of Health Policy and Director, Institute for Health Services Research. Dr. Thorpe received his Ph.D. from the RAND Graduate School, an M.A. from Duke University, and his B.A. from the University of Michigan.

<sup>5</sup> Jack Hadley and John Holahan, The Cost of Care for the Uninsured: What Do We Spend, Who Pays, and What Would Full Coverage Add to Medical Spending? Issue Update, op.cit.





### *Uncompensated Care within Each County*

The OIC produced county-level estimates of the number of uninsured individuals and the cost of their uncompensated care in 2004. Various groups are interested in County level reporting because it can help analyze the impact of the health care reform proposals that reduce uninsured people in Washington State.

To estimate the cost of uncompensated care for each county, OIC staff first estimated the number of uninsured individuals within each county. OIC staff then estimated the total cost of uncompensated care by assigning the average cost to the uncompensated care of the uninsured individuals in each county.

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If you have questions about the methodology, please contact Dr. George Xu, Office of Insurance Commissioner, (360)725-7056 or [georgex@oic.wa.gov](mailto:georgex@oic.wa.gov).

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## APPENDIX

Table A1: Population in Washington State by County (2000-2005)

County	Census 2000	2001	2002	2003	2004	2005
Adams	16,428	16,600	16,600	16,600	16,700	17,000
Asotin	20,551	20,700	20,700	20,600	20,700	20,900
Benton	142,475	144,800	147,600	151,600	155,100	158,100
Chelan	66,616	67,100	67,600	67,900	68,400	69,200
Clallam	64,179	64,454	64,900	65,300	65,900	66,800
Clark	345,238	352,600	363,400	372,300	383,300	391,500
Columbia	4,064	4,100	4,100	4,100	4,100	4,100
Cowlitz	92,948	93,900	94,400	94,900	95,300	95,900
Douglas	32,603	32,800	33,100	33,600	34,200	34,700
Ferry	7,260	7,300	7,300	7,300	7,300	7,400
Franklin	49,347	50,400	51,300	53,600	57,000	60,500
Garfield	2,397	2,400	2,400	2,400	2,400	2,400
Grant	74,698	75,900	76,400	77,100	78,300	79,100
Grays Harbor	67,194	68,500	68,400	68,800	69,200	69,800
Island	71,558	72,400	73,100	74,000	74,800	76,000
Jefferson	26,299	26,446	26,600	26,700	27,000	27,600
King	1,737,046	1,758,312	1,774,312	1,779,300	1,788,300	1,808,300
Kitsap	231,969	233,400	234,700	237,000	239,500	240,400
Kittitas	33,362	34,000	34,800	35,200	35,800	36,600
Klickitat	19,161	19,300	19,300	19,300	19,300	19,500
Lewis	68,600	69,500	70,200	70,400	70,700	71,600
Lincoln	10,184	10,200	10,200	10,100	10,200	10,100
Mason	49,405	49,600	49,800	50,200	50,800	51,900
Okanogan	39,564	39,700	39,800	39,600	39,600	39,600
Pacific	20,984	21,000	21,000	20,900	21,000	21,300
Pend Oreille	11,732	11,800	11,800	11,800	11,900	12,200
Pierce	700,818	713,398	724,998	733,700	744,000	755,900
San Juan	14,077	14,400	14,600	14,800	15,100	15,500
Skagit	102,979	104,100	105,100	106,700	108,800	110,900
Skamania	9,872	9,900	9,900	9,900	10,100	10,300
Snohomish	606,024	618,600	628,000	637,500	644,800	655,800
Spokane	417,939	422,400	425,600	428,600	432,000	436,300
Stevens	40,066	40,300	40,400	40,600	40,700	41,200
Thurston	207,355	210,200	212,300	214,800	218,500	224,100
Wahkiakum	3,824	3,800	3,800	3,800	3,800	3,900
Walla Walla	55,180	55,200	55,400	55,800	56,700	57,500
Whatcom	166,826	170,600	172,200	174,500	177,300	180,800
Whitman	40,740	40,300	40,600	41,000	41,700	42,400
Yakima	222,581	224,500	225,000	226,000	227,500	229,300
<b>Washington State</b>	<b>5,894,143</b>	<b>5,974,910</b>	<b>6,041,710</b>	<b>6,098,300</b>	<b>6,167,800</b>	<b>6,256,400</b>
Source: Office of Financial Management						
Note: Totals may not add due to rounding.						

Table A2: Employed Workers by County (Washington State)

County	Year					
	2000	2001	2002	2003	2004	2005
<b>Washington State</b>	<b>2,899,200</b>	<b>2,861,400</b>	<b>2,881,400</b>	<b>2,926,800</b>	<b>3,032,300</b>	<b>3,106,400</b>
Adams County	7,460	7,470	7,550	7,570	7,920	7,880
Asotin County	9,200	9,380	9,460	9,200	9,450	9,570
Benton County	72,500	73,000	76,100	78,000	82,300	85,400
Chelan County	34,220	32,360	33,070	34,190	36,950	37,970
Clallam County	24,120	23,870	24,540	25,190	26,700	27,550
Clark County	171,300	168,700	170,400	172,500	179,900	184,800
Columbia County	1,640	1,540	1,520	1,530	1,550	1,590
Cowlitz County	40,530	38,590	38,590	39,160	39,980	40,960
Douglas County	17,000	16,150	16,610	17,230	18,620	19,130
Ferry County	2,700	2,540	2,660	2,560	2,700	2,800
Franklin County	21,300	21,600	22,800	24,200	25,600	26,500
Garfield County	990	1,010	1,030	1,050	1,100	1,070
Grant County	32,930	32,700	33,480	34,100	35,950	35,800
Grays Harbor County	27,170	26,060	26,590	27,140	28,650	29,630
Island County	27,610	27,310	28,370	28,760	29,840	30,500
Jefferson County	11,070	11,300	11,570	12,090	12,920	13,150
King County	941,400	936,100	920,100	923,300	942,600	961,600
Kitsap County	100,900	99,700	104,600	108,000	114,000	117,800
Kittitas County	16,360	16,250	17,020	17,590	18,260	18,310
Klickitat County	8,600	8,210	8,540	8,440	8,860	9,030
Lewis County	27,650	26,650	27,380	27,570	28,560	29,590
Lincoln County	4,410	4,320	4,350	4,440	4,620	4,620
Mason County	19,670	19,120	20,090	20,730	21,930	23,100
Okanogan County	18,900	17,140	17,090	18,220	19,830	19,450
Pacific County	7,990	7,860	7,930	8,130	8,500	8,990
Pend Oreille County	4,260	4,270	4,290	4,400	4,680	4,810
Pierce County	323,900	315,400	320,700	326,500	341,200	351,100
San Juan County	7,220	7,160	7,230	7,520	8,010	8,150
Skagit County	49,050	47,860	48,640	49,920	52,450	54,790
Skamania County	4,530	4,340	4,300	4,340	4,520	4,650
Snohomish County	307,300	310,600	309,400	312,300	318,800	325,200
Spokane County	200,900	198,000	199,500	203,400	210,300	215,000
Stevens County	16,280	15,710	15,980	16,300	16,940	17,100
Thurston County	103,600	101,900	105,500	109,600	114,300	118,900
Wahkiakum County	1,550	1,460	1,470	1,510	1,570	1,600
Walla Walla County	25,680	25,650	26,560	27,160	28,030	28,130
Whatcom County	83,800	82,400	85,900	89,800	95,200	99,700
Whitman County	18,840	17,870	18,360	18,740	19,670	20,040
Yakima County	104,700	99,800	102,300	104,500	109,500	110,400
Source: Employment Security Department						

Table A3: County Population and Use of Department of Social and Health Services Health and Recovery Services Administration (HRSA) (FY 2004)

County	County Population	HRSA Clients	HRSA Clients as % of County Population
ADAMS	16,700	5,771	34.6%
ASOTIN	20,700	5,809	28.1%
BENTON	155,100	33,118	21.4%
CHELAN	68,400	18,403	26.9%
CLALLAM	65,900	14,829	22.5%
CLARK	383,300	79,126	20.6%
COLUMBIA	4,100	1,041	25.4%
COWLITZ	95,300	24,768	26.0%
DOUGLAS	34,200	7,541	22.0%
FERRY	7,300	2,254	30.9%
FRANKLIN	57,000	19,001	33.3%
GARFIELD	2,400	453	18.9%
GRANT	78,300	25,611	32.7%
GRAYS HARBOR	69,200	19,375	28.0%
ISLAND	74,800	8,924	11.9%
JEFFERSON	27,000	5,367	19.9%
KING	1,788,300	310,391	17.4%
KITSAP	239,500	35,184	14.7%
KITTITAS	35,800	7,923	22.1%
Klickitat	19,300	5,228	27.1%
LEWIS	70,700	18,448	26.1%
LINCOLN	10,200	1,835	18.0%
MASON	50,800	11,891	23.4%
OKANOGAN	39,600	12,491	31.5%
PACIFIC	21,000	5,270	25.1%
PEND OREILLE	11,900	3,778	31.7%
PIERCE	744,000	140,897	18.9%
SAN JUAN	15,100	2,002	13.3%
SKAGIT	108,800	25,158	23.1%
SKAMANIA	10,100	2,179	21.6%
SNOHOMISH	644,800	98,852	15.3%
SPOKANE	432,000	104,262	24.1%
STEVENS	40,700	11,372	27.9%
THURSTON	218,500	37,049	17.0%
WAHKIAKUM	3,800	795	20.9%
WALLA WALLA	56,700	13,452	23.7%
WHATCOM	177,300	39,681	22.4%
WHITMAN	41,700	7,296	17.5%
YAKIMA	227,500	84,373	37.1%
UNSPECIFIED CO.		750	
<b>Washington State</b>	<b>6,167,800</b>	<b>1,251,948</b>	<b>20.30%</b>

Table A4: Percent of Small Firm Employees by County

County	Employees of Small Firms (0-19)	Employees of All Firm Sizes	Small Firm Employees as % of All Employees
ADAMS	2,410	5,029	47.9%
ASOTIN	1,485	4,104	36.2%
BENTON	15,811	69,601	22.7%
CHELAN	11,427	28,993	39.4%
CLALLAM	8,346	18,045	46.3%
CLARK	34,093	123,085	27.7%
COLUMBIA	553	707	78.2%
COWLITZ	9,719	36,190	26.9%
DOUGLAS	2,560	7,368	34.7%
FERRY	506	1,341	37.7%
FRANKLIN	6,547	19,174	34.1%
GARFIELD	251	672	37.4%
GRANT	9,278	27,108	34.2%
GRAYS HARBOR	8,291	24,235	34.2%
ISLAND	5,919	12,621	46.9%
JEFFERSON	3,873	8,772	44.2%
KING	235,156	1,093,845	21.5%
KITSAP	21,310	80,788	26.4%
KITTITAS	4,584	9,741	47.1%
Klickitat	2,195	5,488	40.0%
LEWIS	8,445	24,609	34.3%
LINCOLN	1,332	2,917	45.7%
MASON	4,180	13,108	31.9%
OKANOGAN	5,966	14,892	40.1%
PACIFIC	2,836	6,234	45.5%
PEND OREILLE	1,161	2,370	49.0%
PIERCE	63,326	253,692	25.0%
SAN JUAN	3,099	4,865	63.7%
SKAGIT	10,389	41,158	25.2%
SKAMANIA	753	1,610	46.8%
SNOHOMISH	56,305	216,397	26.0%
SPOKANE	47,744	194,054	24.6%
STEVENS	3,396	9,948	34.1%
THURSTON	22,289	92,568	24.1%
WAHIAKUM	269	623	43.2%
WALLA WALLA	4,664	19,940	23.4%
WHATCOM	23,278	77,099	30.2%
WHITMAN	3,976	8,969	44.3%
YAKIMA	24,142	90,187	26.8%
UNSPECIFIED CO.	2,603	8,646	30.1%
<b>Washington State</b>	<b>681,828</b>	<b>2,702,258</b>	<b>25.2%</b>
Source: Employment Security Department			

Table A5: Hispanic Origin as % of Total Population

County	Hispanic Origin	Total Population	% of Hispanic Origin
Adams	8,551	16,700	51.2%
Asotin	433	20,700	2.1%
Benton	22,815	155,100	14.7%
Chelan	14,438	68,400	21.1%
Clallam	2,662	65,900	4.0%
Clark	20,703	383,300	5.4%
Columbia	395	4,100	9.6%
Cowlitz	4,944	95,300	5.2%
Douglas	7,427	34,200	21.7%
Ferry	207	7,300	2.8%
Franklin	31,798	57,000	55.8%
Garfield	57	2,400	2.4%
Grant	25,673	78,300	32.8%
Grays Harbor	3,877	69,200	5.6%
Island	3,285	74,800	4.4%
Jefferson	684	27,000	2.5%
King	109,819	1,788,300	6.1%
Kitsap	10,767	239,500	4.5%
Kittitas	2,109	35,800	5.9%
Klickitat	1,634	19,300	8.5%
Lewis	4,482	70,700	6.3%
Lincoln	218	10,200	2.1%
Mason	2,743	50,800	5.4%
Okanogan	6,242	39,600	15.8%
Pacific	1,201	21,000	5.7%
Pend Oreille	283	11,900	2.4%
Pierce	46,844	744,000	6.3%
San Juan	407	15,100	2.7%
Skagit	14,079	108,800	12.9%
Skamania	436	10,100	4.3%
Snohomish	34,459	644,800	5.3%
Spokane	13,181	432,000	3.1%
Stevens	807	40,700	2.0%
Thurston	10,788	218,500	4.9%
Wahkiakum	101	3,800	2.7%
Walla Walla	10,119	56,700	17.8%
Whatcom	10,322	177,300	5.8%
Whitman	1,163	41,700	2.8%
Yakima	87,495	227,500	38.5%
<b>Washington</b>	<b>517,645</b>	<b>6,167,800</b>	<b>8.4%</b>
Source: Office of Financial Management			

Table A6: Insurance Estimates by County, 2000

County	Number Insured	Number Uninsured	Percent Uninsured
<b>Washington</b>	<b>5,059,580</b>	<b>812,325</b>	<b>13.8</b>
Adams	12,136	4,102	25.3
Asotin	17,425	2,790	13.8
Benton	123,220	21,657	14.9
Chelan	53,043	13,111	19.8
Clallam	54,975	8,411	13.3
Clark	311,437	44,458	12.5
Columbia	3,343	671	16.7
Cowlitz	80,116	12,393	13.4
Douglas	26,280	6,476	19.8
Ferry	5,787	1,478	20.3
Franklin	38,180	11,896	23.8
Garfield	1,965	342	14.8
Grant	59,470	16,410	21.6
Grays Harbor	55,653	10,848	16.3
Island	62,653	9,165	12.8
Jefferson	22,716	3,599	13.7
King	1,522,745	199,182	11.6
Kitsap	199,859	26,489	11.7
Kittitas	26,347	5,136	16.3
Klickitat	15,900	3,264	17.0
Lewis	57,254	10,823	15.9
Lincoln	8,530	1,496	14.9
Mason	41,244	6,831	14.2
Okanogan	29,894	9,088	23.3
Pacific	17,085	3,405	16.6
Pend Oreille	9,712	2,063	17.5
Pierce	609,077	89,728	12.8
San Juan	12,446	1,759	12.4
Skagit	88,043	15,918	15.3
Skamania	8,519	1,387	14.0
Snohomish	538,460	77,451	12.6
Spokane	355,176	54,923	13.4
Stevens	33,265	6,907	17.2
Thurston	172,042	37,913	18.1
Wahkiakum	3,156	546	14.7
Walla Walla	41,945	8,764	17.3
Whatcom	141,847	23,880	14.4
Whitman	29,502	5,563	15.9
Yakima	169,131	52,004	23.5



Table A7: Distressed Area\* in Washington State

County	Three Year Average Unemployment Rate (Jan 02-Dec 04)	*Distressed Area: Unemployment Rate Greater than or Equal to 8.4%
<b>Washington State</b>	<b>7.0</b>	
Adams	8.7	Yes
Clark	8.7	Yes
Columbia	9.2	Yes
Cowlitz	9.7	Yes
Ferry	11.6	Yes
Grant	8.9	Yes
Grays Harbor	9.0	Yes
Klickitat	10.8	Yes
Lewis	9.0	Yes
Okanogan	9.1	Yes
Pacific	8.7	Yes
Pend Oreille	9.5	Yes
Skamania	9.6	Yes
Stevens	9.3	Yes
Wahkiakum	8.8	Yes
Yakima	9.3	Yes
Asotin	7.2	No
Benton	6.3	No
Chelan	8.0	No
Clallam	7.9	No
Douglas	7.2	No
Franklin	8.3	No
Garfield	5.9	No
Island	7.1	No
Jefferson	6.8	No
King	5.8	No
Kitsap	6.4	No
Kittitas	6.9	No
Lincoln	6.7	No
Mason	8.1	No
Pierce	7.8	No
San Juan	5.2	No
Skagit	7.7	No
Snohomish	6.5	No
Spokane	7.2	No
Thurston	6.2	No
Walla Walla	6.6	No
Whatcom	6.4	No
Whitman	4.6	No
Source: Washington State Employment Security Department: <i>Benchmark: 2004.</i>		